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IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

John C. Lackatos Debtor(s) Bankruptcy Case No.: 18-10061-TPA

Chapter: 13 Docket No.: 26

## **NOTICE - REMINDER**

Pursuant to Fed.R.Bankr.P. 5009(b), notice is hereby given that the above—captioned case will be closed without an Order of Discharge unless a Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form B423), "the Certification", is filed within the applicable deadline set forth in Fed.R.Bankr.P. 1007(c). The deadlines are as follows:

CHAPTER 13 CASES — Fed.R.Bankr.P. 1007(c) requires an individual debtor in a Chapter 13 case to file a statement regarding completion of a course in personal financial management no later than the date when the last payment was made by the Debtor as required by the Plan or the filing of a motion for discharge under 11 U.S.C. §1328(b).

**ADDITIONAL CHAPTER 13 CASE CERTIFICATION** – 11 U.S.C. §1328 requires that as a condition to eligibility of the Debtor(s) to receive a discharge upon successful completion of the Plan, Counsel for the Debtor(s), or the Debtor(s) if not represented by Counsel, shall file with the Court a certification:

- (1) that the Debtor(s) is entitled to a discharge under the terms of 11 U.S.C. §1328 of the Bankruptcy Code;
- (2) specifically certifying that all amounts payable under a judicial or administrative order or, by statute, requiring the Debtor(s) to pay a domestic support obligation that are due on or before the date of the Certification (including amounts due before the petition was filed, but only to the extent provided for by the Plan) have been paid;
- (3) that the Debtor(s) did not obtain a prior discharge in bankruptcy within the time frames specified in 11 U.S.C.  $\S1328(f)(1)$  or (2);
- (4) that the Debtor(s) has completed an instructional course concerning personal financial management within the meaning of 11 U.S.C.  $\S1328(g)(1)$ ; and
  - (5) that 11 U.S.C. §1328(h) does not render the Debtor(s) ineligible for a discharge.

Dated: June 8, 2018

Michael R. Rhodes, Clerk
United States Bankruptcy Court

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United States Bankruptcy Court
Western District of Pennsylvania

In re: John C. Lackatos Debtor Case No. 18-10061-TPA Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1 User: admin Page 1 of 1 Date Rcvd: Jun 08, 2018 Form ID: 145 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2018.

db +John C. Lackatos, PO Box 729, Franklin, PA 16323-0729

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE.  $\,$  TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor John C. Lackatos dan@mrdebtbuster.com, clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com

James Warmbrodt on behalf of Creditor Bank Of America, N.A. bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 4